

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF NORTH CAROLINA
WESTERN DIVISION
No. 5:24-CV-744-BO-KS

JORDAN DUBLIN,)
Plaintiff,)
)
v.)
)
NAVY FEDERAL CREDIT UNION,)
Defendant.)

ORDER

This cause comes before the Court on the memorandum and recommendation of United States Magistrate Judge Kimberly A. Swank. [DE 9]. Plaintiff has failed to file an objection or otherwise respond to the memorandum and recommendation, and the time for doing so has expired. In this posture, the matter is ripe for disposition.

“The Federal Magistrates Act requires a district court to make a de novo determination of those portions of the magistrate judge’s report or specified proposed findings or recommendations to which objection is made.” *Diamond v. Colonial Life & Accident Ins. Co.*, 416 F.3d 310, 315 (4th Cir. 2005) (cleaned up) (emphasis omitted); *see also* 28 U.S.C. § 636(b)(1); Fed R. Civ. P. 72(b)(3). A party’s objections must be made “with sufficient specificity so as reasonably to alert the district court of the true ground for the objection.” *United States v. Midgette*, 478 F.3d 616, 622 (4th Cir. 2007). “[W]hen reviewing pro se objections to a magistrate’s recommendation, district courts must review de novo any articulated grounds to which the litigant appears to take issue.” *Elijah v. Dunbar*, 66 F.4th 454, 460–61 (4th Cir. 2023). Where no specific objections have been filed, the court reviews for clear error only. *Dunlap v. TM Trucking of the Carolinas, LLC*, 288 F. Supp. 3d 654, 662 (D.S.C. 2017). On clear error review, the court has no obligation to

explain its reasoning for adopting the recommendation. *Camby v. Davis*, 718 F.2d 198, 200 (4th Cir. 1983).

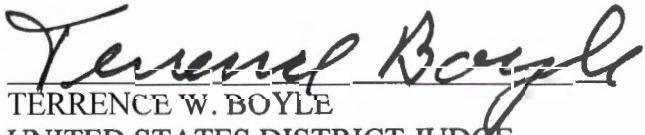
As plaintiff has filed no objection, the Court reviews the memorandum and recommendation (M&R) for clear error. The M&R recommends that plaintiff's motion to proceed *in forma pauperis* be denied and plaintiff be ordered to file the filing fee by June 19, 2025. The M&R further recommends that the Clerk be directed to close the case if the filing fee is not paid within the time provided.

Finding no clear error, the Court adopts the M&R.

CONCLUSION

For the foregoing reasons, the M&R [DE 9] is ADOPTED. Plaintiff's motion to proceed *in forma pauperis* [DE 2] is DENIED. Plaintiff shall pay the filing fee not later than June 19, 2025. Failure to pay the filing fee will result in dismissal of the complaint for failure to prosecute.

SO ORDERED, this 10 day of June 2025.


TERRENCE W. BOYLE
UNITED STATES DISTRICT JUDGE